

ACA IMPLEMENTATION NEWS

UPDATING YOU ON PROGRESS AND AVAILABLE RESOURCES RELATED TO THE
AFFORDABLE CARE ACT

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In This Issue!

In this issue of *ACA Implementation News*, we provide individuals and organizations joint guidance from the Department and Connect for Health Colorado, links to new partner resources, updated guidance on same-sex marriages and information about the upcoming changes to the 5% disregards.

As a reminder, please send us your ACA implementation questions/suggestions so we can provide timely and relevant information to you. Questions, comments and suggestions should be sent to **ACAImplementation@hcpf.state.co.us** for inclusion in upcoming issues of *ACA Implementation News*.

To sign up for *ACA Implementation News* or the Department's ACA Communication Updates, click [here](#).

You can also find us on [Facebook](#), [Twitter](#) @COGovHealth and [YouTube](#).



COLORADO

Department of Health Care
Policy & Financing

Colorado.gov/hcpf

News of Note

Guidance for Assisting Applicants and Clients

The Department and Connect for Health Colorado have developed the below guidance for individuals and organizations assisting applicants through the financial application for health coverage.

HELP WITH TECHNICAL ISSUES COMPLETING THE FINANCIAL APPLICATION

Some Connect for Health Colorado customers are encountering technical difficulty with the financial assistance application. The Marketplace has developed a process to assist them.

Please share the following advice with any of your clients who qualify or may qualify for tax credits or cost sharing reductions.

- It is important if you experience difficulty while finishing the financial application, **please do not start over or fill out multiple applications, because this can delay your enrollment.**
- Please send the following information to our secure email at: help@sc.connectforhealthco.com.
 - Your full name (as you entered it on your application)
 - Your phone number
 - Your email address
 - If you have one, your Connect for Health Colorado account number
 - Did you encounter a screen error when enrolling? If yes, what was the error (was there an error # or wording?). Please describe what screen you were on, or what step you were trying to take; such as: stating income, describing citizenship, listing assets, etc.
- For your security, please avoid listing medical information, or personal identifying information; such as date of birth, physical address, etc.
- Do not include any additional personal information in the email.
- **Make sure you put the words "Requesting Enrollment Help" in the email subject line.** We will contact you to help you within 3 business days.
- You also can call our Customer Service Center at 1-855-PLANS-4-YOU (1-855-752-6749) if you would like to talk with one of our trained service representatives.
- **Rest assured if you begin your application by December 15, we will work with you to complete your enrollment and financial assistance application for January coverage.**

AUTHORIZATION NUMBER

What is an Authorization Number?

An Authorization Number is used by Connect for Health Colorado to let an individual shop for private health insurance on the Connect for Health Colorado Marketplace with financial assistance (tax credits or cost sharing reductions).

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Who is given an Authorization Number?

One Authorization Number is issued for **each application** that is submitted:

- Applied through ConnectforHealthCO.com **or** applied any other way and qualifies for tax credits or cost sharing reductions, **or** anyone that did not qualify for assistance due to being over income and wants to purchase a qualified health plan
- Applied after November 9, 2014

If an application includes both individuals who have been approved for Medicaid or CHP+ **and** individuals approved for tax credits or costs sharing reductions through Connect for Health Colorado, an Authorization Number will be issued.

If an applicant applied online through Colorado.gov/PEAK and **no one** on the application qualifies for tax credits or cost sharing reductions, **or** if the customer did not qualify for any assistance due to being over income and wants to purchase a qualified health plan, then there will **not** be an Authorization Number issued.

Where can an Authorization Number be found?

Applicants will be issued an Authorization Number when they apply for health coverage if they have applied **after** November 9, 2014 and meet the requirements outlined above. If they apply online at Colorado.gov/PEAK or ConnectforHealthCO.com, they **may** be given an Authorization Number right away.

There are a couple of ways to find an applicant's Authorization Number:

- If an applicant applied online at Colorado.gov/PEAK or at ConnectforHealthCO.com, at the end of the application process they will see several numbers on the results screen. **These numbers must be written down for future reference.**
 - Case ID number
 - Authorization Number
 - Application Tracking Number
 - The applicant must scroll to the bottom of the page under the Connect for Health Colorado logo, and click the **"Shop" button before leaving the page** to ensure their information is shared across both systems. The applicant can complete their enrollment at a later time but must click the "Shop" button before leaving the screen.
- The applicant's Case ID number and Authorization Number will be listed on the **Eligibility Notice of Action, the joint letter they get from the State and Connect for Health Colorado** that tells them what they qualify for. They can view all letters from the State by logging into their PEAK Account, then going to their **PEAK Mail Center**. If the customer started at Connect for Health Colorado, they can use their Connect for Health Colorado user name and password to log into their PEAK Account to view the letters.
- A Connect for Health Colorado Customer Service Center Representative can look up a customer's Case ID Number and Authorization Number when the customer's determination is complete, if the customer started at the Connect for Health Colorado website, or if the customer was determined eligible for tax credits or cost sharing reductions by applying any other way.

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- The applicant's Authorized Representative can log into an applicant's PEAK Account for them and look up the applicant's Authorization Number on the applicant's Eligibility Notice of Action in their PEAK Mail Center.
- Connect for Health Colorado Assistance Network Sites are **unable** to log into an applicant's PEAK Account on their behalf.
- The Medicaid Customer Contact Center is **unable** to look up applicant Authorization Numbers and is unable to view client correspondence.
- We encourage customers eligible for a tax credit to click on the "Shop" button right after finishing their financial application to ensure the smoothest shopping experience.

HOW TO TERMINATE MEDICAID/CHP+ COVERAGE

- Coloradans whose household members are **only eligible for Medicaid and Child Health Plan Plus (CHP+)** who no longer wish to be enrolled in Medicaid or CHP+ must contact their caseworker to terminate their coverage. This may be an individual at their **local county human services office** or an individual at a **Medical Assistance Site**. An individual can find their caseworker's contact information on the Eligibility Notice of Action letter telling them what they qualify for.
- For a **mixed eligibility household**, which includes at least one member of the household who qualifies for Medicaid or CHP+ and at least one member of the household that qualifies for tax credits or cost sharing reductions (ex. children on CHP+ and parents getting tax credits), where someone wishes to be removed from Medicaid or CHP+, please contact the **Connect for Health Colorado service center**.
- For more information on who is responsible for an applicant's case see this [Medical Assistance Flowchart](#). This [flowchart](#) explains who owns an applicant's application at each step in the process. The [flowchart](#) describes Medical Assistance only applications and does **not** include applications that include Food and Cash Assistance.
- The Medicaid Customer Contact Center is **not** able to terminate Medicaid or CHP+ coverage; an applicant must contact the appropriate entity outlined above.
- It is important to remember that if an individual qualifies for Medicaid or CHP+, even if they terminate their coverage or decline it, they are **not eligible** to purchase private health insurance through the Connect for Health Colorado marketplace with tax credits or cost sharing reductions. Federal law prohibits an individual who is eligible for Medicaid or CHP+ to also have a tax credit or cost sharing reduction to purchase insurance through the Connect for Health Colorado marketplace.

HOW TO CHECK THE STATUS OF AN APPLICATION

- When applying for health coverage, it is important for applicants to provide us with complete and accurate information. We use the information applicants provide us to check to see what programs they may qualify for.
- When Coloradans apply online, our system interfaces or "talks to" other state and federal information sources to check an applicant's identity, citizenship and immigration status. These real time checks with other state and federal systems help applicants find out more quickly what they may qualify for.

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- Coloradans who create an account and apply online at Colorado.gov/PEAK or ConnectforHealthCO.com can also track the status of their application. If for some reason they do not find out right away if they qualify, they can log into Colorado.gov/PEAK and see where their application is in the process, find out what missing information they need to provide to us and find out who they should contact. It is important to send all necessary information to the contact person listed at the top of the letter requesting the information. If the customer started at Connect for Health Colorado, they can use their Connect for Health Colorado user name and password to log into PEAK. Steps on how to navigate to your [Application Status](#) are [here](#).
- If an applicant does not find out immediately what they qualify for, state and federal law says Colorado has 45 days to gather missing information and process a submitted application for health coverage. Most applications for health coverage are processed much more quickly, but it is **important for applicants to quickly respond to any letter or phone call they get from us about their application**.
- We may need to contact an applicant to get additional information about their income, residency, citizenship or other information we use to find out what program they qualify for. Any delay in providing the additional information will delay processing of the application. If we do not hear from an applicant, their application for health benefits may be denied.
- For more information on who is responsible for processing an applicant's information see this [Medical Assistance Flowchart](#). This [flowchart](#) explains who owns an applicant's application at each step in the process. The [flowchart](#) describes Medical Assistance only applications and does **not** include applications that include Food and Cash Assistance.

MEDICAID/CHP+ CLIENTS: HOW TO UPDATE INCOME

- Current Medicaid or Child Health Plan *Plus* (CHP+) clients that need to report a change in income can do so **using their PEAK Account** at Colorado.gov/PEAK. This is the **fastest and easiest way** for a client to find out if they still qualify for Medicaid or CHP+, or if they can qualify for tax credits or cost sharing reductions through Connect for Health Colorado.
- If an individual does not have a PEAK Account, they can [create a PEAK Account](#) at **any time**, even if they did not apply online.
- If a current Medicaid or CHP+ client reports a change in income **using their PEAK Account**, and that change puts them over income for Medicaid or CHP+, they may be able to find out immediately if they qualify for a tax credit or cost sharing reduction through the Connect for Health Colorado marketplace.
- A current Medicaid or CHP+ client can also report a change in their income by visiting or calling their [local County Human Services Office](#) or a [Medical Assistance Site](#) in their community.
- We encourage all current Medicaid and CHP+ clients that need to report a change in their income to do so using their PEAK Account.
- If you are a current Connect for Health Colorado customer and need to report a change, you can do so by calling the Connect for Health Colorado service center.

Partner Resources Available to Support Enrollment

The Department has published numerous resources for eligibility sites and individuals helping Coloradans through the health coverage application process.

The following resources can be found on Colorado.gov/HCPF/ACAResources under the Tools and Fact Sheets and Frequently Asked Questions sections:

- [PEAK Application Tips](#) – Tips for completing the online application for health coverage.
- [Where to Go for More Information](#) – Desk guide for where to go for more information regarding the application process, PEAK, trainings, Connect for Health CO and more.
- [Medical Assistance Case Assignment Flowchart](#) Effective November 9, 2014 – Flowchart that explains who owns what type of case following the launch of the shared application and eligibility process on November 9.
- [We Need More Information about You](#) – Guide and next steps for applicants who do not find out immediately what they qualify for.
- [Modified Adjusted Gross Income Based Deductions FAQs](#)
- [Shared Application and Eligibility Process Fact Sheet, October 8, 2014](#)

Same-Sex Marriages and for Medical Assistance

Effective October 7, 2014, Colorado began to recognize same-sex marriage. This change requires Medicaid to treat all married couples the same whether same-sex or opposite sex. For purposes of applying for Medical Assistance, a couple should be entered as married for the Medicaid eligibility determination. Same-sex couples who were married out of state in a state that permits same-sex marriage will be recognized as a married couple in Colorado and for the Medicaid eligibility determination.

The Department is working on developing frequently asked questions and will make them available online in the near future. For additional information, please see the [Department's 14-017 Agency Letter](#).

Changes Coming in January to 5% Income Disregard

Beginning January 1, 2015, the Department will implement Centers for Medicare and Medicaid Services rule changes to the manner in which the 5% income disregard is applied to individuals applying for Medicaid and CHP+. The 5% income disregard will be applied when countable income exceeds the FPL for MAGI populations under Medicaid or CHP+. The 5% income disregard is **not** applied to every MAGI eligibility determination and will be applied as a last step in determining eligibility when an individual exceeds the income limit, but is within the income standard if the 5% income disregard were applied. For more information on this change taking effect January 1, 2015, please see the FAQs on Colorado.gov/HCPF/ACAResources > Fact Sheets & Frequently Asked Questions.

Resources

Broker Assistance Available

If you are a Certified Connect for Health Colorado broker or agent and need assistance helping your client through the application or enrolling them in coverage, please contact the Broker Support Line, or the Service Center at their general number: 1-855-752-6749.

PEAK Training on November Enhancements

Learn about how the application process on Coloradogov.gov/PEAK was streamlined to enhance the PEAK-user experience through a more dynamic benefit enrollment and re-enrollment process, improvements to application design, a single application process, and more. Go to tinyurl.com/peakoutreach then click on PEAK Training Resources.

New Colorado.gov/PEAK Logo

A new look has also been created to represent PEAK as Colorado's online service to screen and apply for medical, food, cash, and early childhood programs. Moving forward, all **new** collateral must contain the new trademarked PEAK logo. Please note that documents created prior to the logo launch **do not** need to be updated retroactively. **Guidance on the new PEAK logo and images for download is available at tinyurl.com/peakoutreach.**

Consumer Resources Available

The Department has published numerous resources for eligibility sites and individuals helping Coloradans through the health coverage application process. The resources can be found on Colorado.gov/HCPF/ACAResources under the Tools section.

Reminders

Building Better Health: Enroll 2015 Resources Available

The Department would like to thank all participants in the Colorado Health Foundation's [Building Better Health: Enroll 015 conference](#). The Department has made available online the materials shared by the Department visit: Colorado.gov/hcpf/training-topics-reference-documents-and-guides then scroll down to Building Better Health: Enroll 2015 Conference Materials. All other session materials can be found here: Coloradohealth.org/BBHResources.

Information for Employers

Frequently asked questions regarding the federal employer responsibilities have been posted to Colorado.gov/Health. The new [I am an Employer](#) page addresses which employers must provide coverage to their employees or face a federal penalty, what constitutes a full time employee and what new options small businesses have to provide coverage their employees. For more information [click here](#) or visit IRS.gov/uac/Affordable-Care-Act-Tax-Provisions-for-Employers.

New HCPF Logo Launched

Effective November 1, HCPF will begin using a new logo on all Department materials. HCPF's new shield sits inverted next to the green Colorado logo. This shield will be used on all **new** materials and will replace the circle seal that has been used on Department documents. Please note that documents created prior to the shield launch **do not** need to be updated retroactively.

*Improving health care access and outcomes for the people we serve
while demonstrating sound stewardship of financial resources.*

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